

Information to identify the case:

Debtor 1 **Christopher S Graham**
First Name Middle Name Last Name

Debtor 2 **Sara N Graham**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0568**
EIN **-----**

Social Security number or ITIN **xxx-xx-3586**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **15-70664-JAD**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher S Graham

Sara N Graham
fka Sara N Smith

3/24/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Christopher S Graham
Sara N Graham
Debtors

Case No. 15-70664-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: Mar 24, 2021

User: culy
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher S Graham, Sara N Graham, 208 Carlisle St., Homer City, PA 15748-1331
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
sp	+ Thomas C. Baumann, Law Office of Abes Baumann, PC, 810 Penn Avenue, 5th Floor, Pittsburgh, PA 15222-3614
cr	+ US Bank Trust National Association as Trustee of t, c/o Law Offices of Damian G. Waldman, PA, 10333 Seminole Blvd. Unit 1 & 2, Seminole, FL 33778-4204
14118102	AES Loan Servicing, PO Box 2461, Harrisburg, PA 17105-2461
14118106	+ Chatham College, 1 Woodland Rd., Pittsburgh, PA 15229-1232
14118107	+ Collection Service Center, PO Box 68, Altoona PA, PA 16603-0068
14118109	+ Conemaugh Memorial Medical Center, Attn: Billing Dept., 1086 Franklin St., Johnstown, PA 15905-4305
14118111	FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
14118113	+ Holiday Financial Service, 2340 Warren Rd #205, Indiana, PA 15701-2413
14118115	+ Indiana Regional Medical Center, 835 Hospital Rd., PO Box 788, Indiana, PA 15701-0788
14118116	+ KML Law Group P.C., Ste 5000 - BNY Independence Ctr, 701 Market St., Philadelphia, PA 19106-1541
14118117	+ Michael F Ratchford, Esquire, Edwin A Abrahamsen & Associates, 120 N Keyser Ave., Scranton, PA 18504-9701
14117828	+ Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
14111958	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court; Nationstar Mortgage LLC, 350 Highland Dr., Lewisville, TX 75067
14118123	Sterling Jewelers Inc., d/b/a Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Mar 25 2021 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 25 2021 04:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 25 2021 03:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 25 2021 04:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Mar 25 2021 03:13:00	Capital One Auto Finance c/o Ascension Capital Gro, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

District/off: 0315-7

User: culy

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Total Noticed: 36

14118103	EDI: ACCE.COM	Mar 25 2021 03:13:00	Asset Acceptance Capital Corp., P.O. Box 2036, Warren, MI 48090-2036
14118104	EDI: CAPONEAUTO.COM	Mar 25 2021 03:13:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14131553	+ EDI: AISACG.COM	Mar 25 2021 03:13:00	Capital One Auto Finance.c/o AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14133616	EDI: CAPITALONE.COM	Mar 25 2021 03:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14118105	+ EDI: CAPITALONE.COM	Mar 25 2021 03:13:00	Capital One Card Services, PO Box 30285, Salt Lake City, UT 84130-0285
14118108	EDI: WFNNB.COM	Mar 25 2021 03:13:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
14118110	Email/Text: bdsupport@creditmanagementcompany.com	Mar 25 2021 04:44:00	Credit Management Co, 2121 Noblestown Rd., PO Box 16346, Pittsburgh, PA 15242-0346
14118112	EDI: AMINFOFP.COM	Mar 25 2021 03:13:00	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14118114	+ EDI: HFC.COM	Mar 25 2021 03:13:00	HSBC Bank USA, N.A., P.O. Box 2013, Buffalo, NY 14240-2013
14118119	+ EDI: AGFINANCE.COM	Mar 25 2021 03:13:00	One Main Financial, 475 Ben Franklin Rd. S S64, Indiana, PA 15701-2347
14118121	EDI: PRA.COM	Mar 25 2021 03:13:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
14179702	EDI: PRA.COM	Mar 25 2021 03:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14149517	EDI: Q3G.COM	Mar 25 2021 03:13:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14149421	EDI: Q3G.COM	Mar 25 2021 03:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14118122	EDI: DRIV.COM	Mar 25 2021 03:13:00	Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
14131577	+ Email/Text: ecf@buckleyking.com	Mar 25 2021 04:43:00	Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
14118124	EDI: RMSC.COM	Mar 25 2021 03:13:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
14118118	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, 350 Highland Dr., Lewisville, TX 75067
14145997	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
14118120	##+	Penn Credit Corp., 916 South 14th St., Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2021 at the address(es) listed below:

Name	Email Address
Allison B. Gordon	on behalf of Debtor Christopher S Graham gordonab.esq@gmail.com
Allison B. Gordon	on behalf of Joint Debtor Sara N Graham gordonab.esq@gmail.com
Andrew F Gornall	on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC bnicholas@kmllawgroup.com
Joshua I. Goldman	on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmllawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Laurence A. Mester	on behalf of Creditor Capital One Auto Finance c/o Ascension Capital Group lmaster@mesterschwartz.com jschwartz@mesterschwartz.com
Maria Miksich	on behalf of Creditor Nationstar Mortgage LLC mmiksich@kmllawgroup.com
Martin A. Mooney	on behalf of Creditor Capital One Auto Finance c/o Ascension Capital Group kcollins@schillerknapp.com lgadomski@schillerknapp.com
Matthew Gross	on behalf of Creditor US Bank Trust National Association as Trustee of the PRP II Pals Investment Trust matt@dwaldmanlaw.com
Michael N. Vaporis	on behalf of Joint Debtor Sara N Graham mvaporis@comcast.net jlcerovich@comcast.net
Michael N. Vaporis	on behalf of Debtor Christopher S Graham mvaporis@comcast.net jlcerovich@comcast.net
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Wynecour	cmeclf@chapter13trusteedpda.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 14